Filed by Express Mail No. TB870721445US

## For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVID ÉR SERVICES INCLUDING PAYMENT OF BILL, FINANCIAL ANALYSIS AND LOANS

1 of 2

FORM PTO-1449

U.S. Department of Commerce

Attorney Docket No. 1761100-b075803

Serial No. 09/250,711

(Rev. 8-83)

Patent and Trademark Office

Applicant: Kight et al.

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)

Filing Date: February 16, 1999

Group Art Unit: 2764

· 字·罗·李	<b>李林琳</b>	·春安里 \$	US. PATIENT DOCUMENT	s da a b	<b>建设和单位</b>	de fi find
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
/www	4,947,028	08/07/90	Jonathan M. Gorog	235	381	07/19/88
m	4,799,156	01/17/89	Eyal Shavit, Lester Teichner	364	<del>401</del>	10/01/86
AN	4,734,858	03/29/88	Hubert J. Schlafly	_364	<del>408</del>	11/26/84
ma)	4,649,563	03/10/87	Bernard N. Riskin	379	97	04/02/84
1000	4,484,328	11/20/84	Hubert J. Schlafly	370	85	08/03/81

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Malnig, Anita, "Roundup of Financial Software: Home Accountant", II Computing, Vol. 1 No. 3 P. 7413; 2186; Abr. From Microsearch AN: 86-031976

Rue, Sharon Gamble, "Electronic Checkbook", MacIntosh Buyer's Guide, P. 128/1, 5/85, Abstract from Microsearch

AN: 85-028312

Hines, Tracie Forman, "The Check is in the Modern"; MacUser Vol. 1. No. 1 P. 6815; 10185 Abstract from

Microsearch AN: 85-028676

Myte Myke Business System: Order - Entry Billing", Product Literatore; Abstract from Mircosearch file of Orbit,

AN: 87-039522;

Home Banking: A Case Study", Robert B. Willemstad pp. 4R 55, Banker's Magazine Nov-Dec. 1984

\*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

R. WEINHARST

Filed by Express Mail No. TB870721445US

## For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILL, FINANCIAL ANALYSIS AND ANS

2 of

	2122, 1 H (III ( CH)		THU TWO			2 01 2
FORM PTO-1449 (Rev. 8-83)	U.S. Department of C Patent and Trademark		Attorney Docket No. 0761100-b075803		Serial No. 09/250,71	11
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)			Applicant: Kight et al.			
			Filing Date: February 16, 1999		Group Art Unit:	
		at a freeze	U.S. PATENT DOCUMENTS	The second of th	Sec. Property	
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
			7000 (0.03) A.S.			
	31.5% 31.5	r i	OREIGN PATENT DOCUMENT	18		
	Document Number	Date	Country	Class	Subclass	Translation Yes No
						. 99
					GR R	RECE
					GROUP	AY 24 AM 6
10 A		THER DOCUME	NTS (Including Author, Title, Date,	Pertinent Pages, Et		3 8
					70(	မ်း 
Examiner					Date Considered	6: ST

COLUMBUS/0523861.01

<sup>\*</sup>EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.